



BANCO BILBAO VIZCAYA ARGENTARIA COLOMBIA S.A.

BALANCE SHEET					
SEPTEMBER 30th 2014 (Consolidated)					
(Million COP)					
ASSETS	sep-14	2013	LIABILITIES AND SHAREHOLDERS EQUITY	sep-14	2013
Cash (Nota 6)	2,592,208	2,421,331	LIABILITIES:		
Balances with central banks and other financial intermediaries (Note 7)	350,018	99,500	Deposits from customers (Note 19):		
Investment securities (Note 8):	3,643,654	5,387,287	Non- interest- bearing deposits		
Trading	1,701,623	3,534,855	Checking accounts	2,546,759	2,920,264
Held-to-maturity	1,169,195	1,337,891	Others	280,166	366,036
Disponibles para la venta en títulos participativos	82,518	75,150	Interest- bearing deposits	-	-
Available for sale	509,908	0	Checking accounts	1,978,282	1,767,019
Others	180,410	439,392	Term deposits	10,040,996	7,637,036
			Savings deposits	15,679,574	15,482,749
Loan and financial leases:	29,763,943	25,856,524	Total deposits	30,525,777	28,173,105
Loan Portafolio (Note 9):	27,663,748	24,306,252			
Business and commercial loans	11,444,654	9,780,228	Securities sold under agreements to repurchase and other short-term borrowings (Note 20)	296,830	352,274
Consumer loans	9,691,856	8,733,167	Bank acceptances outstanding and derivatives financial instruments (Note 21)	313,053	138,466
Mortgage loans	6,527,220	5,792,817	Banks borrowings and others financial borrowings (Note 22)	648,755	803,728
Microloans	18	41	Accounts payable (Note 23)	551,153	622,199
Leasing Portafolio (Note 10):			Long term debt (Note 24)	1,051,650	1,094,760
Leasing (includes housing)	2,100,195	1,550,272	Other liabilities (Note 25)	192,211	211,658
Loan-loss provision (Note 9 and 10)	1,000,052	857,839	Accrued expenses (Note 26)	508,924	231,630
Net total loans and financial leases	28,763,890	24,998,685	Minority Interest	5,396	5,336
			TOTAL LIABILITIES	34,093,749	31,633,156
Derivatives financial instruments (Note 12)	267,637	129,079	SHAREHOLDERS EQUITY:		
Accounts receivable (Note 13)	449,470	547,415	Suscribed and paid in - capital (Note 27)	89,779	89,779
Foreclosed assets (Note 14)	8,672	8,376	Retained earnings	-	-
Premises and Equipment (Note 15)	277,843	308,591	Reserves (Note 28)	2,404,895	2,139,498
Prepaid expenses (Note 16)	223,586	313,524	Profit for the last period	-69	16,692
Other net assets (Note 17)	383,873	189,566	Profit for the period	371,957	523,722
Net gains or losses of assets (Note 18)	489,465	470,296	Capital surplus:		
			Gains and losses from changes in the fair value of net assets	489,465	470,296
			Article 6 of Law 4, 1980	506	506
			Others	35	0
			TOTAL SHAREHOLDER'S EQUITY	3,104,947	3,240,493
TOTAL ASSETS	37,450,316	34,873,649	TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	38,321,095	34,873,649
CONTINGENT AND ORDER ACCOUNTS (Note 30)	256,982,719	220,936,463	CONTINGENT AND ORDER ACCOUNTS (Note 30)	242,094,318	220,936,463

The accompanying notes are an integral part of these financial statements.

The undersigned Legal Representative and Accountant certify that we have previously verified the statements contained in these financial statements and they have been faithfully taken from the accounting records of the consolidated entities.



BANCO BILBAO VIZCAYA ARGENTARIA COLOMBIA S.A.

INCOME STATEMENTS

JANUARY 01st 2014 and SEPTEMBER 30th 2014 (Consolidated)
(Million COP, except the net profit per share)

	sep-14	2013
INTEREST INCOME:		
Loans and advances to customers	2,035,804	2,464,938
Financial intermediaries	22,927	23,514
Others	40,884	45,158
Total interest income	<u>2,099,615</u>	<u>2,533,610</u>
INTEREST EXPENSE:		
Deposit certificates	371,880	393,481
Savings accounts	361,518	486,461
Current accounts	18,458	18,458
Total interest expense over customer deposits	<u>751,856</u>	<u>898,400</u>
Obligations retained by financial institutions	11,811	19,898
Senior and subordinated liabilities	56,928	86,023
Financial intermediaries	4,019	6,271
Others	49	48
Total interest expense	<u>824,665</u>	<u>1,010,641</u>
Net interest income	<u>1,274,951</u>	<u>1,522,969</u>
LOAN PROVISIONS AND OTHER CREDIT RISK PROVISIONS	680,567	788,631
PROVISION FOR RECEIVABLE ACCOUNTS (Note 13)	29,275	34,032
Total provisions - loan impairment and accounts receivable	<u>709,843</u>	<u>822,662</u>
Net interest income after impairment charges and provisions	<u>565,108</u>	<u>700,307</u>
INCOME DIFFERENT FROM INTERESTS (Note 32)	2,833,169	3,809,181
DIVIDEND INCOME	24,002	12,120
Net income diferente from interest and dividen income	<u>2,857,171</u>	<u>3,821,301</u>
EXPENSE DIFFERENT FROM INTEREST EXPENSE (Note 33)	2,866,976	3,776,147
MINORITY INTEREST	771	851
Profit before tax	554,533	744,609
TAX EXPENSE	(182,576)	(220,887)
NET ATTRIBUTABLE PROFIT	371,957	523,722
NET PROFIT PER SHARE		36.40

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